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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet 1 of 3

**Complete if Known**

Application Number	
Filing Date	November 3, 2003
First Named Inventor	Saylors
Art Unit	
Examiner Name	
Attorney Docket Number	DWA:Single1

**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		US- 5,221,838	06-22-1993	Gutman et al.	
		US- 5,590,197	12-31-1996	Chen et al.	
		US- 5,684,950	11-04-1997	Dare et al.	
		US- 5,748,737	05-05-1998	Daggar	
		US- 5,819,034	10-06-1998	Joseph et al.	
		US- 5,845,070	12-01-1998	Ikudome	
		US- 5-903-721	05-11-1999	Sixtus	
		US- 5,960,411	09-28-1999	Hartman et al.	
		US- 5,987,140	11-16-1999	Rowney et al.	
		US- 5,987,438	11-16-1999	Nakano et al.	
		US- 5,991,749	11-23-1999	Morrill, Jr.	
		US- 6,000,832	12-14-1999	Franklin et al.	
		US- 6,014,636	01-11-2000	Reeder	
		US- 6,023,684	02-08-2000	Pearson	
		US- 6,029,141	02-22-2000	Bezos et al.	
		US- 6,058,250	05-02-2000	Hardwood et al.	
		US- 6,112,984	09-05-2000	Snively	
		US- 6,199,077	03-06-2001	Inala et al.	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
		WO 0157813A1	08-09-2001	Watkins		

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		Number-Kind Code <sup>2</sup> (if known)			
		US- 6,278,993	08-21-2001	Kumar et al.	
		US- 6,315,193	11-13-2001	Hogan	
		US- 6,321,339	11-20-2001	French et al.	
		US- 6,327,348	12-04-2001	Walker et al.	
		US- 6,347,305	02-12-2002	Watkins	
		US- 6,401,079	06-02-2002	Kahn et al.	
		US- 6,441,938	06-25-2002	Gates et al.	
		US- 6,477,565	11-5-2002	Daswani et al.	
		US- 6,477,578	11-5-2002	Mhoon	
		US- 6,601,761	08-05-2003	Katis	
		US- 6,609,113	08-19-2003	O'Leary et al.	
		US- 20010044756A1	11-22-2001	Watkins et al.	
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Sheet 3 of 3

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Application Number	
Filing Date	November 3, 2003
First Named Inventor	Saylor
Art Unit	
Examiner Name	
Attorney Docket Number	DWA:Single1

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		iPIN web pages, <a href="http://www.ipin.com/solutions/virtual_payments/">http://www.ipin.com/solutions/virtual_payments/</a> , at least as early as October 21, 2003, 3 pages.	
		"digital wallet," Webopedia.com, <a href="http://www.webopedia.com/TERM/digital_wallet.html">http://www.webopedia.com/TERM/digital_wallet.html</a> , at least as early as September 22, 2003, 2 pages.	
		PayPal web pages, <a href="http://www.paypal.com">http://www.paypal.com</a> , at least as early as September 16, 2003, 4 pages.	
		"e-Duction: The Ultimate Way to Pay," e-Duction web page, <a href="http://www.e-duction.com/">http://www.e-duction.com/</a> , at least as early as June 24, 2001, 1 page.	
		"Computer Incentive Program-Riverview SD," <a href="http://www.pde.psu.edu/supersolutions/computerincentive/compincreview.html">http://www.pde.psu.edu/supersolutions/computerincentive/compincreview.html</a> , at least as early as June 24, 2001, 1 page (note: applicants were unable to find pages 2-4).	
		"EZ Deduct," Fringe Benefits Management Company web page, <a href="http://www.fbmcc-benefits.com/aboutfbmc/ezdeduct.asp">http://www.fbmcc-benefits.com/aboutfbmc/ezdeduct.asp</a> , at least as early as June 24, 2001, 1 page.	
		"Teachers' Retirement System of the State of Illinois," <a href="http://www.trs.state.il.us/Pubs/ins04.html">http://www.trs.state.il.us/Pubs/ins04.html</a> , at least as early as June 24, 2001, 1 page (note: applicants were unable to find page 2).	

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Signature

/J. Bradley Wright/

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02/19/2008

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